

New Medicare Prescription Drug Coverage— Who Can Help Me Apply and Enroll?

Starting January 1, 2006, Medicare will offer prescription drug plans to help you pay for the prescriptions you need. Medicare prescription drug plans will be offered by insurance companies and other private companies approved by Medicare. Plans will cover both generic and brand-name prescription drugs. You can choose and enroll in the plan that meets your needs.

If you have limited income and resources, you may qualify for extra help in paying for your Medicare prescription drug plan costs. The Social Security Administration will mail an application for extra help in the summer of 2005 to those who have certain limited income and resources. If you qualify, you may not have to pay a premium or deductible, but may still have to pay copay amounts.

If you get help from Medicaid in paying your Medicare premiums, receive Supplemental Security Income, or get full Medicaid benefits, you don't need to apply for extra help. Medicare already knows you qualify for this help. You will get a letter from Medicare in May or June telling you Medicare will help pay the cost of your Medicare prescription drugs.

I have someone who makes health care decisions for me. Can this person enroll me in a Medicare prescription drug plan?

Yes. If someone has the legal right to make health care decisions on your behalf, (such as through a Power of Attorney), this person can enroll you in a Medicare prescription drug plan that meets your needs. This person is sometimes called an "authorized representative."

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Who can fill out the application for extra help for me?

Your legal representative can fill out the application for you to see if you qualify for the extra help paying for prescription drugs. You can also choose an individual to act as your representative to fill out the application for you (such as your spouse, your child, or a caregiver).

Unless your personal representative is also your legal representative, he or she can't enroll you in a Medicare prescription drug plan.

For more information about Medicare prescription drug coverage, read the "Medicare & You 2006" handbook you get in the mail in October 2005. It will include more detailed information about Medicare prescription drug plans, including which plans will be available in your area. After that time, if you need help choosing a Medicare prescription drug plan that meets your needs, you can

- visit www.medicare.gov on the web. Select "Search Tools" to get personalized information.
- call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- call the State Health Insurance Assistance Program for face to face assistance (see the "Medicare & You 2006" handbook for the telephone number). You can also call 1-800-MEDICARE (1-800-633-4227), or visit www.medicare.gov on the web to get the telephone number.
- look for local Medicare-related events.